

**GRAND MOUNTAIN BANK FSB**

	Disbursement Date	RSSD (Holding Company)	Number of Insured Depository Institutions		
	05/29/2009	3835203	1		
Selected balance and off-balance sheet items					
	2015	2016	%chg from prev		
	\$ millions	\$ millions			
Assets		\$95			
Loans		\$60			
Construction & development		\$3			
Closed-end 1-4 family residential		\$39			
Home equity		\$3			
Credit card		\$0			
Other consumer		\$0			
Commercial & Industrial		\$3			
Commercial real estate		\$11			
Unused commitments		\$3			
Securitization outstanding principal		\$0			
Mortgage-backed securities (GSE and private issue)		\$2			
Asset-backed securities		\$2			
Other securities		\$2			
Cash & balances due		\$22			
Residential mortgage originations					
Closed-end mortgage originated for sale (quarter)		\$0			
Open-end HELOC originated for sale (quarter)		\$0			
Closed-end mortgage originations sold (quarter)		\$0			
Open-end HELOC originations sold (quarter)		\$0			
Liabilities		\$87			
Deposits		\$87			
Total other borrowings		\$0			
FHLB advances		\$0			
Equity					
Equity capital at quarter end		\$7			
Stock sales and transactions with parent holding company (cumulative through calendar year)		\$0	NA		
Performance Ratios					
Tier 1 leverage ratio		7.8%	--		
Tier 1 risk based capital ratio		14.3%	--		
Total risk based capital ratio		15.5%	--		
Return on equity <sup>1</sup>		-0.8%	--		
Return on assets <sup>1</sup>		-0.1%	--		
Net interest margin <sup>1</sup>		4.1%	--		
Coverage ratio {(ALL+Alloc transfer risk)/Noncurrent loans}}		131.6%	--		
Loss provision to net charge-offs (qtr)		0.0%	--		
Net charge-offs to average loans and leases <sup>1</sup>		0.7%	--		
<sup>1</sup> Quarterly, annualized.					
	Noncurrent Loans		Gross Charge-Offs		
Asset Quality (% of Total Loan Type)	2015	2016	2015	2016	
Construction & development		0.0%		0.0%	--
Closed-end 1-4 family residential		1.2%		0.0%	--
Home equity		7.1%		0.0%	--
Credit card		0.0%		0.0%	--
Other consumer		0.0%		0.0%	--
Commercial & Industrial		1.9%		0.0%	--
Commercial real estate		0.0%		1.4%	--
Total loans		1.6%		0.3%	--